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What's New in Impact/SQL ver 10.3?

USA Digital Solutions, Inc. has made some enhancements and bug fixes to Impact/SQL with version 10.3. The enhancements and bug fixes are detailed in this document, and will be incorporated into an update of the DSI document "**The Closing Disclosure Form, CFPB 2015**".
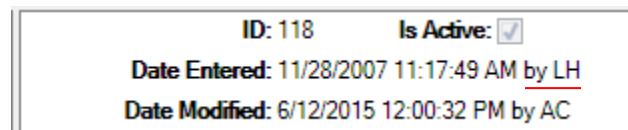
Escrow

1) The recently-announced **ALTA Settlement Statements** are now available in Impact/SQL. There are four versions: **Seller**, **Buyer**, **Combined** and **Cash**. The ALTA Settlement Statements are available for **CDF files exclusively**. They can be generated from the **Documents** menu, on the Escrow desktop or from the **Print** menu within the CDF wizard. (SRS 39298)

2) The **Origination** charges, on the second loan of a **CDF file**, were not rounding to the nearest whole dollar which, per the Final Rule, they should have been. This has been rectified. (SRS 40215)

3) The calculations, for Closing Disclosure files, for the debit/credit on simultaneous policy issuance, when both the buyer and seller are paying portions of the premium amounts, have been refined to properly manage the cash as well as the mandated presentation of the policy premiums. (SRS 40744)

4) A "**Warning**" entry has been added if the user fails to enter a **Payment Interval** on the **Loan Terms** screen of a loan on a CDF file.
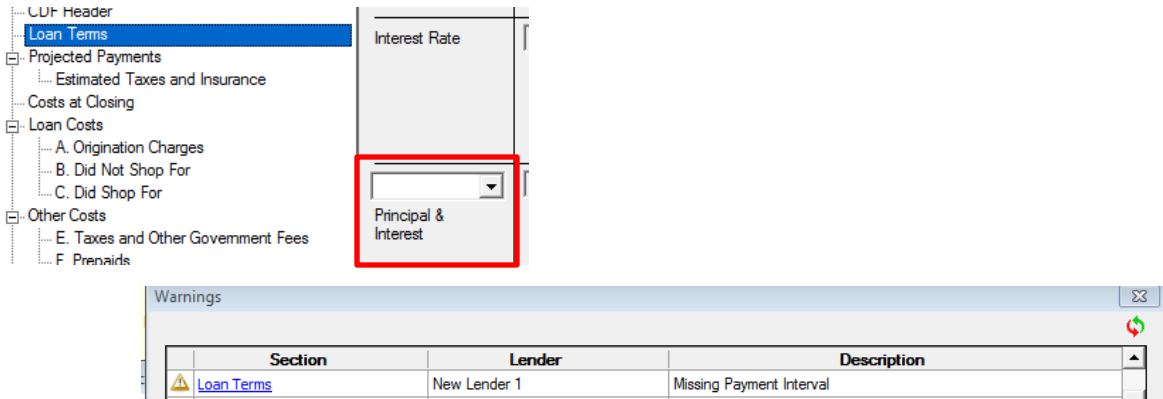
If the user selects an interval, to clear the Warning entry, the CDF, when printed, will not be missing the payment interval in the page one **Estimated Taxes, Insurance & Assessments** section. (SRS 40318)

5) The Impact/SQL **File Number** was presented at the top of page one of the Closing Disclosure Form as simply the eight character file number, as opposed to the traditional presentation in Impact of the **File Number-Branch Number-EO's Initials**. The file number now being presented will be in the more traditional format. (SRS 40877)

6) Commercial file ownership interest percentages have historically been able to be taken out to four decimal places. That has been expanded to allow for a six place decimal value. This will require updated Settlement Statements to be installed at the time of the 10.3 upgrade. (SRS 37103)

7) The "outside the column" description of the Owner's Policy Liability Amount, on GFE HUD line 1106, was rounding the amount shown rather than presenting the complete dollars and cents figure. The same behavior was being experienced with the Lender's Policy Liability Amount, on GFE HUD line 1104. This behavior has been corrected and no rounding will now occur. (SRS's 36025 & 40560)

8) The **NAF** will now present the initials of the party that entered and last modified its entries. On the **Details** window (right side of the NAF screen), at the top of the window, the user will now see a date, time and initials next to the **Date Entered** and **Date Modified** labels. (SRS 40379)

9) When a **Party** was designated with the **Party Type** "**Escrow Company**", it was not retaining the **Source of Business** or **Bill To Customer** designations. This has been corrected and the designations will be retained. (SRS 40501)

10) There was an issue with the **Contact Information** schedule, on the **Closing Disclosure**, not updating when the **Escrow Officer** was changed on a file. The root cause of the matter was identified and corrected. (SRS 40512)

11) The **Escrow>Disburse>Balance Statement**, on CDF files, has not been presenting information on parties with a balance due other than the lender, borrower, seller, and mortgage broker – resulting in an unbalanced report. This has been corrected and all parties with a balance due are presented properly. (SRS 40866)

12) The **Type of Closing** entry, on the Escrow>Edit>Initial Questions>Dates/Transaction Information screen, for the **Closing Disclosure Form** had a semicolon after it. The semicolon has been removed. (SRS 40848)

13) The **Contacts** schedule printing for **a Borrower Only Closing Disclosure Form**, on a non-refinance file, was missing some of the contacts (it was only showing those related to a refinance). This has been corrected and all of the proper parties are now being presented. (SRS 40880)

14) There was a condition that was creating **unassigned Ticklers** on a file creation without a file copy (when Auto-Ticklers was enabled and no Branch Manager's initials were assigned to a branch). Then, on a subsequent file's creation with a file copy involved, all unassigned Ticklers were being assigned to the EO from the file copy. This was a result of Tickler records being created at the incorrect time and has been fixed. No unassigned Ticklers can be created now on file creation. (SRS 40890)

Escrow & Title

1) For sites that are configured to use the "**Miscellaneous Data Entry**" screen, in Escrow &/or Title, the option to print data for the selected file is now available on the **Print** menu. The user should select the **Dynamic Data Entry Report** option on the **Print** menu. (SRS 29185)
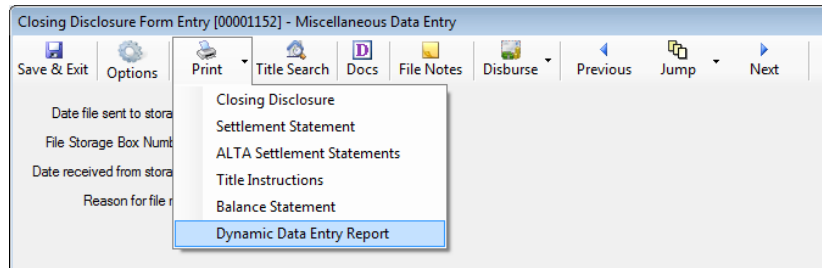
2) A "**Recording Information**" entry has been added to the Escrow & Title modules' **Edit** menus. It presents the **Recording Information** screen through which users can log information on **New Liens**, **Existing Liens** and **Other** (miscellaneous liens) on Escrow files (only). This functionality applies to all escrow file types; however, it is being implemented to facilitate a data export function for CDF files (only) that will be forthcoming in a future Impact/SQL release. This data is not available in DDE fields.

When opened, the screen will present a tree-view of liens previously entered (if any) on the left of the screen. The **Add Lien** button will bring up the **Add/Edit Recording Information** sub-screen (shown below) through which the user can enter information on a lien.

The **Type** dropdown is used to identify if the item being logged is a **New Lien**, **Existing Lien** or **Other**.

The **Link to:** field is used to tie the item to a specific lender/loan – this is a mandatory field on New and Existing Liens. An entry under **New Liens** will present the new lender(s)/loan(s) entered on the file for linking. An entry under **Existing Liens** will present any payoffs that have been entered on the file.

The balance of the fields are self-explanatory.

The **Add Another** button can be used to save the current entry and bring up a cleared screen for another entry.

OK will save and exit.

(SRS 40301)
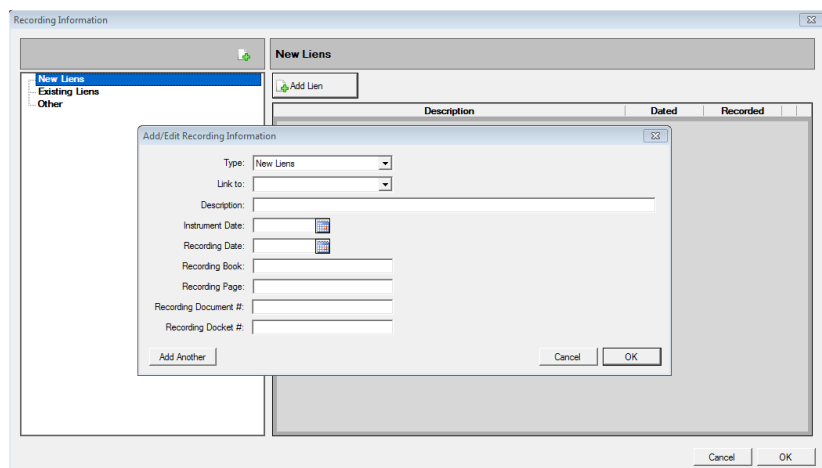
3) A **Cash Sale** indicator has been added to the **Initial Questions Dates/Transaction Information** screen.

The flag will be available to Crystal Reports to be used in Custom MIS. There has been a request for such a flag to assist with "report card" reporting. **Transaction Types** flagged as "**Refinance**" (via the Utilities configuration of Transaction Types) will clear and disable the Cash Sale field. The Cash Sale flag, when set, will make unavailable, on the Lender(s) screen(s), the **Type of Financing** types of "**New**" and "**Refinance**". Should one of those two Types of Financing already be selected, the Cash Sale flag will not be available, until the Type of Financing is changed. (SRS 37881)

4) For sites that do not have Sub Escrow functionality enabled, and do have the option enabled to **Allow Title to Update Title Charges**, an issue was identified, with CDF files, when a title charge had been entered prior to the title policies being entered (via Escrow). If it was a simultaneous issue situation, and the Seller was paying some or all of the Owner's policy, the borrower's credit was not properly presenting. This has been corrected and the presence of a previously entered title charge will not interfere with the proper presentation of the borrower's credit for seller payment of the policy on CDF files. (SRS 40871)

Title

1) There was an issue, when typing multiple policies on a file, with Word 2010, that had the first policy present always, regardless of the selection made on the "**Activate a Policy**" dialogue. This has been corrected and the policy selected will now present to the user. (SRS 40678)

ALL

1) Statistics are now being collected on Crystal Reports (standard and custom) that are run via the Escrow, Title, Accounting, MIS, Reconveyance Tracking, and Utilities modules. Title Instructions printed via the Impact Windows Service are not tracked by this new process, as they are already being logged in the Event Log.

   Users with **Utilities** access can see reports on all modules' report-running statistics, via the **Tools>Report Statistics** menu path, in the Utilities module. Note there are report tabs on the left of the screen for each module's report.

   Users with permissions that let them access the **Escrow** module's **Reports> Custom Reports Maintenance** menu will find a **Statistics** entry there; the report run there will present statistics on **Escrow Custom Reporting**.

   Users with permissions that let them access the **MIS Custom Reports** menu will find a **Statistics** entry there; the report run there will present statistics on **MIS Custom Reporting**.

   Both the Escrow and MIS Custom Reports statistical reports will present the custom report menus and indicate the number of times (since the upgrade to version 10.3) each report has been run, the first and last dates each was run, and by whom. This will aid in the effort to determine which custom reports are actively used and should be maintained when changes to underlying report criteria (income code groupings, for example) are made. (SRS 40465)

2) When adding a new "child" entry to the **NAF,** by right-clicking and selecting **Add Individual to Company**, the **Entity Type** and parent address information was not properly propagating to the new entry. This has been corrected. (SRS 40517)

ACCOUNTING

1) The presentation of the **Date** on the **Reconciliation Exceptions Report** has been cleaned up. The report was trying to print with a "Date/Time" presentation, rather than just the "Date". (SRS 40831)

FNF Sites Only

Escrow & Title

1) For sites configured for CRRAR, it is now possible to submit a negative invoice to reset the file's fees-submitted balance to zero in order that the Underwriter is able to be changed. (SRS 40457)

Order Desk

1) For sites configured for CRRAR, in situations where an invalid County is set up on the Branch setup screen ("Inland Empire", for example), and an Order Desk user creates a new file without entering a valid zip code or a valid county name, an "Object reference" error used to be received. A similar error was received if a user entered an invalid county name ("Saint Lucie", when the table of counties contained "St. Lucie"). Now, the user will receive a message warning that the County entry is invalid for CRRAR's purposes, and they will have to correct the County entry. (SRS 30876 & 33210)

Accounting

1) The **1099-S Export** routine, on the **Misc** menu in **Accounting** (used to export 1099-S data for the **FNF 1099 Reporting Team**) was mis-handling **Commercial** files with multiple properties; an export entry was made for each property, instead of just the 1099's prepared on the file. This has been corrected and the **State** field is being filled with the state on the first property in the file. (SRS 40724)

2) **CRRAR Cash Push** files were being rejected in a situation where the **Deposit Key** for two banks was the same – as a result of both banks' deposit amounts being identical. A newly formatted Deposit Key has been implemented, containing four parts: Deposit Date as YYYYMMDD, Bank Number as ##, the time as hhmmssffffff (hours, minutes, seconds, milliseconds), and the amount of the deposit. (SRS 40919)